

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Eric B Michaelson

Debtor(s)

Case No. 09 B 06243

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/26/2009.
- 2) The plan was confirmed on 04/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 02/24/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$52,709.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,300.00
Less amount refunded to debtor	\$300.00

NET RECEIPTS: \$36,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,774.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,812.08
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,586.08

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Community Finance	Unsecured	1,300.00	1,513.74	1,513.74	1,184.62	0.00
Advance America	Unsecured	2,052.00	2,052.00	2,052.00	1,605.85	0.00
AFNI	Unsecured	238.41	NA	NA	0.00	0.00
Ameriloan	Unsecured	455.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	600.00	NA	NA	0.00	0.00
Capital One	Unsecured	869.49	NA	NA	0.00	0.00
Capital One	Unsecured	1,856.15	1,948.24	1,948.24	1,524.65	0.00
CashNet USA	Unsecured	252.90	NA	NA	0.00	0.00
CBCS	Unsecured	1,558.00	NA	NA	0.00	0.00
CBCS	Unsecured	178.60	NA	NA	0.00	0.00
Central Federal Savings	Unsecured	1,500.00	2,174.22	2,174.22	1,701.50	0.00
Cfc Deficiency Recover	Unsecured	1,284.00	NA	NA	0.00	0.00
Chase Receivables	Unsecured	82.34	NA	NA	0.00	0.00
Check N Go	Unsecured	2,946.02	NA	NA	0.00	0.00
Chicago Tribune	Unsecured	29.00	NA	NA	0.00	0.00
Collect America	Unsecured	1,163.00	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	415.23	NA	NA	0.00	0.00
Commonwealth Radiology	Unsecured	2.65	NA	NA	0.00	0.00
Direct Loan Servicer	Unsecured	12,096.00	NA	NA	0.00	0.00
Dominion Virginia Power	Unsecured	29.40	NA	NA	0.00	0.00
East Side Lenders	Unsecured	325.00	NA	NA	0.00	0.00
Fast Money 911	Unsecured	292.50	NA	NA	0.00	0.00
Federal Express Corp	Unsecured	19.77	NA	NA	0.00	0.00
First Bank Of Delaware	Unsecured	530.58	NA	NA	0.00	0.00
First Bank Of Delaware	Unsecured	150.00	NA	NA	0.00	0.00
Foundation For Emergency Svc	Unsecured	188.00	NA	NA	0.00	0.00
Fox Enterprises	Unsecured	260.00	NA	NA	0.00	0.00
GRC	Unsecured	390.00	NA	NA	0.00	0.00
H & R Accounts Inc	Unsecured	131.80	NA	NA	0.00	0.00
Household Credit Services	Unsecured	942.62	NA	NA	0.00	0.00
HSBC	Unsecured	1,681.98	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Unsecured	NA	1.83	1.83	1.43	0.00
Internal Revenue Service	Priority	3,215.78	3,144.88	3,144.88	3,144.88	0.00
International Cash Advance	Unsecured	445.97	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	454.15	417.58	417.58	326.79	0.00
Jefferson Capital Systems LLC	Unsecured	487.16	337.16	337.16	263.85	0.00
K V Karachorlu Md	Unsecured	34.50	NA	NA	0.00	0.00
LabCorp	Unsecured	42.36	NA	NA	0.00	0.00
Laboratory Corporation Of America	Unsecured	3.60	NA	NA	0.00	0.00
Leonard Leo Levin	Unsecured	73.40	NA	NA	0.00	0.00
Little Loan Shoppe	Unsecured	300.00	2,015.00	2,015.00	773.02	0.00
Loan Point USA	Unsecured	0.00	NA	NA	0.00	0.00
Loan Shop	Unsecured	500.00	NA	NA	0.00	0.00
Macy's	Unsecured	613.00	NA	NA	0.00	0.00
Magnum Cash Advance	Unsecured	576.66	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	1,044.73	2,197.46	2,197.46	1,719.69	0.00
Midland Funding LLC	Unsecured	268.41	374.13	374.13	292.79	0.00
Midwest Neoped Association	Unsecured	240.00	NA	NA	0.00	0.00
Navajo Networks	Unsecured	1,500.00	NA	NA	0.00	0.00
Nh Cash Com	Unsecured	610.00	NA	NA	0.00	0.00
Patient First	Unsecured	42.36	25.51	25.51	19.96	0.00
Paycheck Today	Unsecured	390.00	NA	NA	0.00	0.00
PDL Loan Center	Unsecured	325.00	195.00	195.00	152.61	0.00
Portfolio Recovery Associates	Unsecured	504.90	519.74	519.74	406.74	0.00
Portfolio Recovery Associates	Unsecured	340.36	340.36	340.36	266.36	0.00
Portfolio Recovery Associates	Unsecured	623.17	802.34	802.34	627.90	0.00
Premier Bankcard	Unsecured	386.14	373.52	373.52	292.31	0.00
Prosper Marketplace Inc	Unsecured	9,490.00	NA	NA	0.00	0.00
Providian Bancorp	Unsecured	3,558.30	NA	NA	0.00	0.00
Receivable Acquisition & Management Co	Unsecured	50.92	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	663.93	NA	NA	0.00	0.00
Resurrection Health Care	Unsecured	25.00	NA	NA	0.00	0.00
Richmond Community Emergency	Unsecured	35.20	NA	NA	0.00	0.00
South Baldwin Diagnostic Imaging	Unsecured	184.00	228.40	228.40	178.74	0.00
Southern Financial Systems	Unsecured	36.00	NA	NA	0.00	0.00
Southern Financial Systems	Unsecured	47.00	NA	NA	0.00	0.00
St Bernard Hospital	Unsecured	100.00	NA	NA	0.00	0.00
Stokes Clinton Fleming Sherling	Unsecured	250.19	NA	NA	0.00	0.00
Summitt Group	Unsecured	390.00	NA	NA	0.00	0.00
Town Country National Bank	Unsecured	200.07	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	19,951.68	20,356.06	20,356.06	15,930.23	0.00
Universal Radiology	Unsecured	18.00	NA	NA	0.00	0.00
University of Chicago	Unsecured	184.60	NA	NA	0.00	0.00
University Of Chicago Medical Center	Unsecured	1,163.97	NA	NA	0.00	0.00
University Pathology Associates	Unsecured	177.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,144.88	\$3,144.88	\$0.00
TOTAL PRIORITY:	\$3,144.88	\$3,144.88	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,872.29	\$27,269.04	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,586.08</u>	
Disbursements to Creditors	<u>\$30,413.92</u>	
TOTAL DISBURSEMENTS :		<u>\$36,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.